

IN THE CLAIMS:

Please cancel claims 1-13 without prejudice or disclaimer, and add new claims 14-32 as follows:

1-13. (Cancelled)

14. (New) A credit settlement system comprising:

a bank service provider system;
a credit service provider system; and
a smart card,

wherein a bank account for pool established by the bank service provider system is configured to receive a user's deposit,

wherein the bank service provider system is configured to issue a token, which contains an amount of the user's deposit in the bank account for pool, to certify a receipt of the user's deposit and transmit the token to the smart card, and the smart card is configured to store the token, and

wherein the credit service provider system is configured to extract the token from the smart card and to update a user's financial state and credit limit stored in a financial status database of the credit service provider system according to the amount of the user's deposit, when the smart card is used for a credit service.

15. (New) The credit settlement system according to claim 14, wherein the credit service provider system is configured to compare a sum of a requested credit transaction with the updated credit limit, and to present a result of the comparison to the user.

16. (New) The credit settlement system according to claim 14, wherein once the user deposits money in the bank account for pool, the user is unable to withdraw money from the bank account for pool.

17. (New) The credit settlement system according to claim 14, wherein the token comprises a user's name, a user ID, the amount of the deposit, a date of the deposit, a token ID, an expiration date of the token, a bank ID, a bank account number, a credit card company ID, and a credit card number.

18. (New) The credit settlement system according to claim 14, wherein the financial status database stores the user's credit line and outstanding liability.
19. (New) The credit settlement system according to claim 14, wherein the bank service provider system manages user information, account information, and usual banking functions including processings of deposits in and withdrawals from users' accounts and automatic transfers money in and out.
20. (New) The credit settlement system according to claim 14, wherein the credit service provider system performs credit service functions including managements of user information and credit card information, financial status confirmation and payment processing.
21. (New) The credit settlement system according to claim 14, wherein the credit service provider system updates a user's financial state and credit limit by temporarily reflecting the amount of the user's deposit in the user's credit limit.
22. (New) The credit settlement system according to claim 14, wherein the credit service provider system updates a user's financial state and credit limit by immediately reflecting the amount of the user's deposit in the user's credit limit.
23. (New) The credit settlement system according to claim 14, wherein the amount of the user's deposit is made into the bank account for pool not later than a prescribed due day to pay
the amount of the user's deposit to the credit service provider system, and the bank service provider system withdraws the amount of the user's deposit form the bank account for pool to pay to the credit service provider system on the due day.
24. (New) The credit settlement system according to claim 14, wherein the bank account for pool is an account provided by a bank service provider for enabling users to temporarily deposit money to pay for transactions on credit, and the bank service provider manages fund deposited in bank account for pool until the due day.

25. (New) A credit settlement method implemented via a system including a bank service provider system, a credit service provider system and a smart card, comprising:
- establishing by the bank service provider system a bank account for pool configured to receive a user's deposit;
 - issuing by the bank service provider system a token, which contains an amount of the user's deposit in the bank account for pool, to certify a receipt of the user's deposit and transmitting the token to the smart card;
 - storing by the smart card the transmitted token; and
 - when the smart card is used for a credit service, extracting by the credit service provider system the token from the smart card and updating a user's financial state and credit limit stored in a financial status database of the credit service provider system according to the amount of the user's deposit.
26. (New) The credit settlement method according to claim 25, comparing by the credit service provider system a sum of a requested credit transaction with the updated credit limit, and presenting a result of the comparison to the user.
27. (New) The credit settlement system according to claim 25, wherein once the user deposits money in the bank account for pool, the user is unable to withdraw money from the bank account for pool.
28. (New) The credit settlement system according to claim 25, wherein the financial status database stores the user's credit line and outstanding liability.
29. (New) The credit settlement system according to claim 25, wherein the credit service provider system updates a user's financial state and credit limit by temporarily reflecting the amount of the user's deposit in the user's credit limit.
30. (New) The credit settlement system according to claim 25, wherein the credit service provider system updates a user's financial state and credit limit by immediately reflecting the amount of the user's deposit in the user's credit limit.

31. (New) The credit settlement system according to claim 25, wherein the amount of the user's deposit is made into the bank account for pool not later than a prescribed due day to pay

the amount of the user's deposit to the credit service provider system, and the bank service provider system withdraws the amount of the user's deposit from the bank account for pool to pay to the credit service provider system on the due day.

32. (New) The credit settlement system according to claim 25, wherein the bank account for pool is an account provided by a bank service provider for enabling users to temporarily deposit money to pay for transactions on credit, and the bank service provider manages fund deposited in bank account for pool until the due day.